Travel MedEvac/Medical Insurance

Guaranteed Issue

When the Unexpected Happens **Medical Transport Home** Plus Optional \$100,000.00 Travel Medical Protection



Travel MedEvac plans are fully underwritten by Nationwide Mutual Insurance Company and Affiliated Companies, Columbus, OH, rated A+ by both A.M. Best and Standard & Poor's.

Travel MedEvac. LLC-DBA Travel MedEvac Insurance Services – CA License Number 0M25107

National Marketing Office

Insurance Services of America 1757 E. Baseline Rd. #126 Gilbert, AZ 85233 Phone: 800-647-4589

Arizona Office:

Graham Bates: Graham@ISAbrokers.com Baylie Hoffman: Baylie@ISAbrokers.com Beth Sneed: <u>Beth@ISAbrokers.com</u>

Indiana Office:

Suzanne Munson: <u>Suzanne@ISAbrokers.com</u> Phone: 317-399-7167 (direct line) **Texas Office:**

Rachel Piccione: Rachel@ISAbrokers.com

Travel MedEvac Insurance

Why Travel MedEvac Insurance?

If you are traveling outside the USA or simply more than 150 miles away from home and you are hospitalized with a critical injury or illness, Travel MedEvac Insurance provides air medical transport to your home hospital of choice.

Are You Prepared?

- Over 13.5 million travelers in the United States alone are hospitalized when traveling each year.
- Even with health insurance, travel insurance plans and premium credit cards, medical evacuation benefits are limited to the "nearest adequate facility" leaving you far from your healthcare network, doctors and family.
- Avoid the additional out-of-pocket costs, deductibles and limits that exist with your current health plans.
- Available to USA residents.

Travel MedEvac Has You Covered

- No Exclusions For Pre-Existing Conditions with the Medical Evacuation Coverage
- No Deductibles
- \$500,000 In Medical Evacuation Coverage

True Insurance, True Peace of Mind

Vacationers • Cruisers • Snowbirds • Business Travelers • Students • Missionaries • Church Groups • Volunteers • Timeshare Owners • Frequent Travelers • Expatriates • Medical Tourism

The terms and plan availability can vary by state.



See What Our Clients Are Saying

"We were in a horrible hospital, and seeing their faces at the door and knowing we were "rescued" is something I will never forget. Thank you Air Ambulance Worldwide for providing such a vital service and employing excellent nurses and pilots, we will always be grateful."

"Thank you, Ryan, for an extremely professional and personal handling of our family medical emergency transport out of Cancun. All the efforts of you and your team are greatly appreciated. Thanks again."

Connie - Dallas, Texas

Richard L Sobine - Philadelphia

Travel MedEvac Insurance

There is a Difference

Air Ambulance Worldwide manages the logistics for Travel MedEvac Insurance for all hospital to hospital air medical transports utilizing their extensive global network of only highly accredited air ambulance providers to bring you home.

- State-of-the-art medically configured jets.
- Each medical team member has a minimum of 5 years ICU/CCU experience.
- Experienced pilots with thousands of flight hours and extensive flight time on the specific aircraft provided for your medical transport.
- EURAMI and CAMTS accreditation ensures only the highest quality of care and safety for your air medical transport home.
- Impeccable safety record.

Are You Prepared for the Unexpected?Having a travel medevac insurance plan is essential.

Daily Insurance Plans

One Time Trip Coverage • Medical Tourism Plans

Annual & Semi Annual Insurance Plans Multi-trip Plans

Extended Stay Plans Expatriate Plans

Know Who Brings You Home

By utilizing Air Ambulance Worldwide and their highly accredited global network of air ambulance providers for your transport, your care and safety are never compromised. While others bid out your care to the lowest bidder with unaccredited providers, you will have the peace of mind knowing only the best in the industry is bringing you home.









Medical Evacuation Services

- Air medical transport to your home hospital of choice.
- Ground ambulance during air medical transport from hospital-to-hospital.
- Assistance in coordinating "Specialty Hospital" transport when you are not traveling.
- Transport of the insured's traveling companion or family member of the evacuated person.
- Assistance in coordinating transport in the event that you need an organ transplant.

Additional Services and Benefits

- Return of stranded vehicle, RV, motorcycle and watercraft.
- Repatriation and preparation of mortal remains.
- Visitor transportation by commercial air if the insured is admitted to a hospital for more than 3 days.

Travel MedEvac Insurance

Optional Travel Medical Overview Emergency Accident and Sickness Coverage

The Travel Medical option further enhances our premium medical evacuation plan to provide flexibility in covering emergency accident and sickness expenses when traveling. The option is available to be added when purchasing our Nationwide underwritten medical evacuation plans with the following features, coverage, and benefits.

Key Features

- \$250 Deductible
- \$100,000 In Coverage Per Person
- Covers Both Domestic And International Travel
- Covers Trips Up To 180 Days
- Available To Add On New Nationwide Daily And Annual Plans (Excludes Max 364 Plans)
- Daily Plan Rates Start At \$5.25 Per Person Per Day
- Annual Plan Rates Start At \$256.75 For An Individual And \$380.00 For A Couple
- No Infectious Disease Exclusions, This Includes No Exclusions For COVID-19
- Limited Pre-Existing Exclusion For Unstable Conditions (60 Days)

Benefits

- Physician Services
- Hospital Confinement And Use Of Operating Rooms
- Laboratory Tests, X-Ray Examinations Or Treatments
- Anesthetics (including administration)
- Emergency Ground Ambulance Service
- Prescribed Drugs, Medicines And Therapeutic Services
- Emergency Dental Expense (\$750 limit)

Why Do My Clients Need Travel Medical Coverage with a Hospital of Choice Evacuation Plan?

Even if your client has a medical evacuation plan that can bring them to their home hospital of choice, there are still emergency services provided at the hospital where one would first be admitted to for an emergency. Not all visits to a hospital warrant a medical evacuation or continued care, so there would still be the possibility of significant medical expenses your client endures. If a medical evacuation is warranted, a patient must also be stable enough for a possible transport. If a medical evacuation is not warranted, hospitalization, physician services, x-rays and other medical expenses that are often not covered by health insurance when traveling, can be overwhelming. Even if your client's health insurance provides some level of emergency medical coverage while traveling, large deductibles and limited coverage can leave your clients with significant out-of-pocket expenses. Adding Travel Medical Coverage to protect your clients can further ensure true peace of mind for a nominal cost.

Why This Plan Can Differentiate You From Your Competitors?

Many Travel Medical plans have medical coverage with a very limited medical evacuation benefit, offering only "nearest suitable" or "nearest adequate" facility. Combining 'Hospital of Choice' Medical Evacuation with Emergency Accident and Sickness coverage provides your clients a premium plan that will further set you apart from the competition. Standalone evacuation assistance/membership plans that are not true insurance, cannot offer this coverage as an option within their plans.

Claims Processing

Plan holders with an injury or illness that does not lead to a serious or critical condition, hospitalization or medical evacuation, where minimal medical services are provided and expenses are typically limited out of pocket, will file a claim for reimbursement through a form provided online. If the plan holder has a serious illness or accident and is admitted to the hospital, they or their family member can call our 24/7 Emergency Services per the terms of their plan to seek further assistance and arrangements with the hospital to guarantee payment of services. Details on the claims process and contact information are included in the plan holder's Confirmation of Coverage documents and on Travel MedEvac's website Claims Page.



A Final Note from Insurance Services of America's President, Graham Bates

Our Travel MedEvac and travel medical plans are fully underwritten by Nationwide Mutual Insurance Company and Affiliated Companies, Columbus, OH, rated A+ by both A.M. Best and Standard & Poor's.

In addition to Nationwide Mutual Insurance Company, Insurance Services of America (ISA) is here to provide you truly "old fashioned" customer service. When you call our office in Arizona, Texas, or Indiana, a live person will answer the phone and we always respond to emails promptly. ISA helps insure over 60,000 new clients each year and is ranked among the best nationwide in both sales and service. In addition to our direct sales, ISA has a brokerage sales force of thousands from coast to coast. I have been in the business since 1970 and ISA has been in the international health insurance business since 1995. ISA has earned an A+ BBB rating with a customer satisfaction ratfing of 99.9%. Our contact information is located on the front cover of this benefit brochure. Please allow us to be of service when traveling abroad.

Thank you.

